

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

LORI KIM ANDREWS JONES

Debtor(s)

Case No. 21-16020-ABA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2021.
- 2) The plan was confirmed on 04/27/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 09/26/2022.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 16.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,975.00.
- 10) Amount of unsecured claims discharged without payment: \$5,628.02.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$118,484.66
Less amount refunded to debtor	\$1,507.36

NET RECEIPTS: **\$116,977.30**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,063.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$9,823.08
Other	\$1,514.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,400.08**

Attorney fees paid and disclosed by debtor: \$25,687.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI	Unsecured	64.00	NA	NA	0.00	0.00
ATLANTIC CITY ELECTRIC COMPANY	Unsecured	NA	NA	NA	0.00	0.00
BMW BANK OF NORTH AMERICA	Unsecured	7,000.00	6,677.35	6,677.35	6,677.35	0.00
BRADLEY'S FUNERAL HOME	Unsecured	5,318.02	NA	NA	0.00	0.00
CAPITAL ONE BANK USA, N.A.	Unsecured	NA	2,293.37	2,293.37	2,293.37	0.00
COMCAST	Unsecured	NA	627.20	627.20	627.20	0.00
CREDIT ONE BANK	Unsecured	NA	NA	NA	0.00	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	43,294.64	27,266.94	27,266.94	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	43,294.64	0.00	0.00	0.00
FINANCIAL RECOVERIES	Unsecured	52.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT COMPANY, LL	Unsecured	NA	12,465.02	12,465.02	12,465.02	0.00
JPMCB AUTO FINANCE	Secured	1,402.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A.	Secured	55,000.00	61,022.11	1,412.27	1,412.27	0.00
LAULETTA BIRNBAUM, LLC	Secured	12,901.97	12,901.97	12,901.97	12,901.97	0.00
LVNV FUNDING, LLC	Unsecured	591.00	696.63	696.63	696.63	0.00
MERRICK BANK	Unsecured	NA	918.26	0.00	0.00	0.00
NATIONAL FINANCIAL SOLUTIONS, L	Secured	70,474.76	78,474.76	0.00	0.00	0.00
QUALITY ASSET RECOVERY, LLC	Unsecured	85.00	NA	NA	0.00	0.00
REGENCY ACCOUNTS, LLC	Unsecured	NA	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA, INC.	Secured	11,000.00	12,445.44	304.38	304.38	0.00
SELECT PORTFOLIO SERVICING, INC.	Secured	364,764.00	366,782.07	5,571.98	5,571.98	0.00
SHORE MEDICAL CENTER	Unsecured	NA	NA	NA	0.00	0.00
SOUTH JERSEY RADIOLOGY ASSOCIA	Unsecured	NA	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS	Unsecured	109.00	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	15,581.82	15,581.82	15,581.82	0.00
STATE OF NEW JERSEY	Priority	NA	13,406.95	13,406.95	13,406.95	0.00
UNDERWOOD & MICKLIN	Unsecured	NA	2,371.34	2,371.34	2,371.34	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$5,571.98	\$5,571.98	\$0.00
Debt Secured by Vehicle	\$1,716.65	\$1,716.65	\$0.00
All Other Secured	\$12,901.97	\$12,901.97	\$0.00
TOTAL SECURED:	\$20,190.60	\$20,190.60	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$40,673.89	\$40,673.89	\$0.00
TOTAL PRIORITY:	\$40,673.89	\$40,673.89	\$0.00
GENERAL UNSECURED PAYMENTS:	\$40,712.73	\$40,712.73	\$0.00

Disbursements:		
Expenses of Administration	<u>\$15,400.08</u>	
Disbursements to Creditors	<u>\$101,577.22</u>	
TOTAL DISBURSEMENTS :		<u>\$116,977.30</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/08/2022

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.